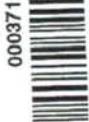


P.O. Box 105314  
Atlanta GA 30348

August 15, 2013



To Start An Investigation, Please Visit Us At:  
[www.investigate.equifax.com](http://www.investigate.equifax.com)



001464992-371  
Kimberly M Haman  
5624 Briarwood Estates Dr  
Saint Louis, MO 63129-6024

Dear Kimberly M Haman:

Thank you for requesting your credit file, commonly called a Consumer Credit Report. Your credit file contains information received primarily from companies which have granted you credit and from public record sources. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

To allow us to protect your privacy and deliver prompt service, please have your confirmation number accessible when you call or visit our web site. If there are items you believe to be incorrect, you may be able to initiate an investigation request via the Internet 24 hours a day, 7 days a week at:

**[www.investigate.equifax.com](http://www.investigate.equifax.com)**

Using the Internet to initiate an on-line investigation request will expedite the resolution of your concerns.

Or you may complete the enclosed Research Request Form and return it to:

**Equifax Information Services LLC**  
P.O. Box 105314  
Atlanta GA 30348

***NOTE: Sending the Research Request Form to any other address will delay the processing of your request.***

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

**Under the FACT Act, you have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: 1-877-SCORE-11.**

**Get Informed. Be empowered.**

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Visit us at [www.equifax.com/CreditReportAssistance](http://www.equifax.com/CreditReportAssistance) or Call us at 866-349-5186.

## State of Missouri - Notice to Consumers

### Missouri Consumers Have the Right to Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by mail or via other approved methods. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific requestor or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password;
- (2) Proper identification to verify your identity;
- (3) The proper information regarding the specific requestor or period of time for which the report shall be available.

A consumer credit reporting agency must authorize the release of your credit report no later than fifteen minutes after receiving the above information, under certain circumstances.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly misuses file data, or fails to correct inaccurate file data.

To place a security freeze on your Equifax credit report, send your request via mail to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze on your credit report is \$5.00 for the first request and \$10.00 for any subsequent request. If you are a victim of identity theft and you submit an incident report as defined under section 570.222, RSMo, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.



**CREDIT FILE : August 15, 2013**

**Personal Identification Information** (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Kimberly M Haman  
Social Security # XXX-XX-1866 Date of Birth: May 1, 1967  
Current Address: 5624 Briarwood Estates Dr, Saint Louis, MO 63129 (314) 846-7105 Reported: 08/2013  
Previous Address(es): 29541 State Highway Y, Jonesburg, MO 63351 Reported: 08/2013  
5612 Briarwood Estates Dr D, Saint Louis, MO 63129 Reported: 08/2013  
905 Cypress Trl, O'Fallon, MO 63366 Reported: 11/2010  
3129 Lupine Dr, Arnold, MO 63010 Reported: 11/2010  
RR 1 Box 48b, Jonesburg, MO 63351 Reported: 11/2010  
Formerly Known As: Kimberly M Hanman; Kim M Haman; Kimberly M Kelly  
Last Reported Employment: Cafe; Warrenton Jr High;  
Previous Employment(s): Housewife;

**ALERT(s): File Blocked For Promotional Purposes**

**Collection Agency Information** (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported 07/2013; Assigned 10/2007; Creditor Class - Medical/Health Care; Client - DES Peres Hospital; Amount - \$144 ; Status as of 07/2013 - Paid; Date of 1st Delinquency 03/2007; Balance as of 07/2013 - \$0 ; Last Payment Date 03/18/2013; Individual Account; Account # - 717346208; ADDITIONAL INFORMATION - Collection Account; **Address:** PO Box 660873 Dallas TX 75266-0873 : (800) 345-4261

Consumer Adjustment Company; Collection Reported 05/2011; Assigned 09/2009; Creditor Class - Medical/Health Care; Client - St Anthonys Medical Center; Amount - \$49 ; Status as of 05/2011 - Paid; Date of 1st Delinquency 03/2009; Balance as of 05/2011 - \$0 ; Individual Account; Account # - 1926104; **Address:** 12855 Tesson Ferry Rd Ste 200 Saint Louis MO 63128-2912 : (314) 729-1133

Consumer Collection Management; Collection Reported 07/2013; Assigned 05/2010; Creditor Class - Medical/Health Care; Client - SluCare; Amount - \$895 ; Status as of 07/2013 - Unpaid; Date of 1st Delinquency 01/2008; Balance as of 07/2013 - \$895 ; Individual Account; Account # - 5804329; **Address:** 2333 Grissom Dr Saint Louis MO 63146-3322

**Confirmation # 3227035391**

**Please address all future correspondence to:**



[www.investigate.equifax.com](http://www.investigate.equifax.com)



Equifax Information Services LLC

P.O. Box 105314  
Atlanta GA 30348



(866) 238-6559  
M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by \*) (This section includes open and closed accounts reported by credit grantors)

**Account Column Title Descriptions:**

Account Number - The Account number reported by credit grantor  
 Date Acct. Opened - The Date that the credit grantor opened the account  
 High Credit - The Highest Amount Charged  
 Credit Limit - The Highest Amount Permitted  
 Terms Duration - The Number of Installments or Payments  
 Terms Frequency - The Scheduled Time Between Payments  
 Months Reviewed - The Number of Months Reviewed  
 Activity Designator - The Most Recent Account Activity  
 Creditor Class - The Type of Company Reporting The Account  
 Date Reported - Date of Last Reported Update  
 Balance Amount - The Total Amount Owed as of the Date Reported  
 Status - Condition of Account When Last Updated by Creditor or Otherwise

Amount Past Due - The Amount Past Due as of the Date Reported  
 Date of Last Paymnt - The Date of Last Payment  
 Actual Pay Amt - The Actual Amount of Last Payment  
 Sched Pay Amt - The Requested Amount of Last Payment  
 Date of 1st Delinquency - The Date of First Delinquency  
 Date of Last Actvty - The Date of the Last Account Activity  
 Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported  
 Charge Off Amt - The Amount Charged Off by Creditor  
 Deferred Pay Date - The 1st Payment Due Date for Deferred Loans  
 Balloon Pay Amt - The Amount of Final(Balloon) Payment  
 Balloon Pay Date - The Date of Final(Balloon) Payment  
 Date Closed - The Date the Account was Closed

<b>Account History Status Code Descriptions</b>	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off
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<b>Bank of America</b>		PO Box 982235 El Paso TX 79998-2235												Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator									
431308886249*	06/01/2007	\$6,261	\$5,500		Monthly	37	Closed									
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount		Balloon Pay Date		Date Closed	

07/01/2010 \$0 03/2010 03/2010 ADDITIONAL INFORMATION - Account Closed At Consumers  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Authorized User;  
 Request; Credit Card;

Account History with Status Codes	11/2009	10/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008
	1	1	3	2	2	3	2	1

<b>Bank of America, N.A.</b>		4161 Piedmont Pkwy Greensboro NC 27410-8110 : (800) 451-6362												Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator									
7321*	07/17/2006	\$230,300		30Y	Monthly	72	Transfer/Sold									
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount		Balloon Pay Date		Date Closed	

10/31/2012 \$0 10/2012 ADDITIONAL INFORMATION - Account

Status - 30 - 59 Days Past Due; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account;  
 Transferred or Sold; Real Estate Mortgage;

Account History with Status Codes	08/2012	07/2012	06/2012	05/2012	08/2009	07/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	06/2008	05/2008
	1	1	1	1	2	1	4	4	4	4	3	2	1	1	1	1

(Continued On Next Page)

Capital One Bank USA Na PO Box 85015 Richmond VA 23285-5015 : (800) 955-7070			Creditor Classification												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd		Activity Designator					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
466309003085*		06/18/2011	\$688	\$650		Monthly	25								
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
07/27/2013	\$478		07/2013	\$100	\$25		07/2013								

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Credit Card;

Chase - Best Buy P.O.Box 15298 Wilmington DE 19850 : (800) 955-9900			Creditor Classification												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd		Activity Designator					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
505338100365*		04/01/2010	\$228	\$700		Monthly	15								
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
08/01/2011	\$0		04/2011				04/2011								

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Authorized User; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; Credit Card;

Chase Bank USA, Na PO Box 15298 Wilmington DE 19850-5298 : (800) 955-9900			Creditor Classification												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd		Activity Designator					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
426684115619*		11/25/2007	\$5,702	\$5,000		Monthly	66								
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
07/02/2013	\$0		02/2013				02/2013								

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Account Closed By Credit Grantor;

Account History	03/2009	02/2009	01/2009	12/2008
with Status Codes	2	2	2	1

Chase Bank USA, Na PO Box 15298 Wilmington DE 19850-5298 : (800) 955-9900			Creditor Classification												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd		Activity Designator					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
418586648640*		10/01/2007	\$0	\$2,000		Monthly									
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
12/01/2007	\$0						11/2007								

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

Comenity Bank/Dressbrn PO Box 182789 Columbus OH 43218-2789			Creditor Classification												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd		Activity Designator					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
585637101425*		02/29/2004	\$287	\$250		Monthly	88								
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
06/30/2012	\$0		03/2009	\$221		03/2009		06/2011							

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Charge;

Comenity Bank/Express PO Box 182789 Columbus OH 43218-2789											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
33827*	02/28/2011	\$112	\$100	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount										
06/30/2012	\$0		08/2011	\$38										07/2011
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Charge;														
Account History with Status Codes	09/2011	1												
Comenity Bank/Express PO Box 182789 Columbus OH 43218-2789											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
34095*	10/30/2011	\$319	\$500	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount										
06/30/2012	\$0		03/2012	\$219										03/2012
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Charge;														
Account History with Status Codes	02/2012	1												
Comenity Bank/Nwyrk&CO PO Box 182789 Columbus OH 43218-2789											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
61610*	09/09/2012	\$303	\$500	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount										
07/18/2013	\$72		07/2013	\$30	\$25									
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charge;														
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charge;														
Dept of Ed/Sallie Mae 11100 USA Pkwy Fishers IN 46037-9203: (800) 428-9250											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
92592174241E0032*	08/13/2009	\$8,875		120 Months		Monthly		33						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
07/31/2013	\$11,137		07/2013	\$100	\$79		07/2013							
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan; Fixed Rate;														
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan; Fixed Rate;														
Dept of Ed/Sallie Mae 11100 USA Pkwy Fishers IN 46037-9203: (800) 428-9250											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
92592174241E0022*	09/22/2008	\$5,833		120 Months		Monthly		45						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
07/31/2013	\$7,698		06/2013	\$54			07/2013							
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan; Fixed Rate;														
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan; Fixed Rate;														

(Continued On Next Page)

Dept of Ed/Sallie Mae 11100 USA Pkwy Fishers IN 46037-9203 : (800) 428-9250											Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator						
92592174241E0012*	09/10/2008	\$9,141		120 Months	Monthly	45							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed

07/31/2013 \$12,064 Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan; Fixed Rate;

Fifth Third Bank 38 Fountain Square Plz MD 1-Cm-64 Cincinnati OH 45263-0001											Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator						
86004*	09/01/2005	\$11,490		63M	Monthly	21	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed

06/01/2007 \$0 Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Auto;  
Account History 03/2007 01/2007 12/2006  
with Status Codes 1 1 1

First Bank PO Box 790269 Saint Louis MO 63179-0269 : (800) 242-3455											Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator						
10280144*	02/17/2006	\$500	\$500			88							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed

07/22/2013 \$0 Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Line Of Credit; Whose Account - Joint Account; ADDITIONAL INFORMATION - Line of Credit; Fixed Rate;

Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Line Of Credit; Whose Account - Joint Account; ADDITIONAL INFORMATION - Line of Credit; Fixed Rate;

FMC-OMAHA Service Ctr PO Box 542000 Omaha NE 68154-8000											Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator						
3123*	07/01/2002	\$11,986		65M	Monthly	52	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed

04/01/2007 \$0 Status - 30 - 59 Days Past Due; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero

Balance; Auto;  
Account History 03/2007 01/2007 12/2006  
with Status Codes 1 1 1

Gerb/American Eagle PO Box 965005 Orlando FL 32896-5005 : (800) 843-0875											Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator						
60441005486*	07/26/2005	\$115			Monthly	20	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed

07/19/2013 \$0 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid

Account/Zero Balance; Charge;

Gecrb/Bassett PO BOX 965036 ORLANDO FL 32896-5036 : (800) 333-1071											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Paid and Closed						
601919080560*	06/01/2004	\$2,632	\$4,500		Monthly	20								
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
08/12/2013	\$0		09/2005			09/2005							06/2007	

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Gecrb/Dillards PO Box 965024 Orlando FL 32896-5024 : (800) 643-8278											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Paid and Closed						
604587041787*	10/01/1997	\$661			Monthly	20								
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
07/17/2013	\$0		09/2005			09/2005							10/2008	

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Gecrb/JC Penneys PO Box 965007 Orlando FL 32896-5007 : (800) 542-0800											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Paid and Closed						
600889521975*	02/22/1993	\$1,759	\$1,358		Monthly	99								
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
08/07/2013	\$0		05/2006			05/2006							04/2006	

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

Gecrb/JC Penneys PO Box 965007 Orlando FL 32896-5007 : (800) 542-0800											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Paid and Closed						
600889521340*	02/22/1993													
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
08/07/2013							08/2013							

Status - Card Is Lost Or Stolen; Type of Loan - Charge Account; ADDITIONAL INFORMATION - Charge;

Gecrb/JC Penneys PO Box 965007 Orlando FL 32896-5007 : (800) 542-0800											Creditor Classification			
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Paid and Closed						
600889318448*	09/04/2007	\$1,039	\$260		Monthly	70								
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
07/28/2013	\$0		08/2011			08/2011							08/2011	

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; Charge;

Account History 11/2008  
with Status Codes 1

(Continued On Next Page )

<b>Gcrb/Lowes PO Box 965005 Orlando FL 32896-5005 : (800) 444-1408</b>			Creditor Classification											
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
798192426121*	05/18/2008	\$292	\$290	Scheduled Payment Amount		Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Payment Amount		03/2009							12/2008
07/26/2013	\$0													
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Account Closed By Credit Grantor;														

Account History 12/2008 11/2008 07/2008  
with Status Codes 2 1 1

<b>Gcrb/Sams Club PO Box 965005 Orlando FL 32896-5005 : (800) 964-1917</b>			Creditor Classification											
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
771410028821*	01/16/2005	\$1,150	\$1,050	Scheduled Payment Amount		Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Payment Amount		11/2007							03/2008
08/09/2013	\$0													
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Authorized User; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; Charge;														

<b>Heartland Savings 212 S Central Ave Ste 200 Saint Louis MO 63105-3500 : (314) 621-2660</b>			Creditor Classification											
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
45074510*	03/27/2007	\$700	\$700	Scheduled Payment Amount		Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Payment Amount		06/2013	\$25						
08/08/2013	\$560													
Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Line Of Credit; Whose Account - Deceased; ADDITIONAL INFORMATION - Line of Credit; Consumer Deceased; Variable/Adjustable Rate;														

<b>Hsbc Bank PO Box 5253 Carol Stream IL 60197-5253 : (800) 477-6000</b>			Creditor Classification											
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
601138101649*	07/01/2008	\$59	\$300	Scheduled Payment Amount		Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Payment Amount		08/2008							08/2008
03/01/2009	\$0													
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; Credit Card;														

<b>Hsbc Bank PO BOX 52530 CAROL STREAM IL 60196 : (800) 477-6000</b>			Creditor Classification											
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration		Terms Frequency		Months Revd	Activity Designator					
515593000255*	08/01/2006	\$529	\$300	Scheduled Payment Amount		Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Payment Amount		03/2007	\$267						01/2007
03/01/2007	\$0													
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Account Closed By Credit Grantor;														

Account History 01/2007  
with Status Codes 1

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Jpmorgan Chase Bank PO Box 24696 Columbus OH 43224-0696 : (800) 848-9136			Creditor Classification													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator									
52423019*	01/09/2012	\$8,399		48M	Monthly	16	Paid and Closed						Balloon Pay Amount	Balloon Pay Date		
Items As of Date Reported 05/31/2013	Balance Amount \$0	Amount Past Due	Date of Last Payment 05/2013	Actual Paymnt Amount \$6,543	Scheduled Payment Amount	Date of 1st Delinquency 05/2013	Date of Last Activity 05/2013	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed 05/2013			
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;																
Account History with Status Codes			12/2012	09/2012	08/2012											
with Status Codes			1	1	1											
Macy's/Dsnb PO Box 8218 Mason OH 45040-8218 : (800) 243-6552			Creditor Classification													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator									
422848053*	11/05/2011	\$483	\$300		Monthly	21	Paid and Closed						Balloon Pay Amount	Balloon Pay Date		
Items As of Date Reported 08/04/2013	Balance Amount \$0	Amount Past Due	Date of Last Payment 10/2012	Actual Paymnt Amount	Scheduled Payment Amount	Date of 1st Delinquency 10/2012	Date of Last Activity 10/2012	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed 08/2012			
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;																
Macy's/Dsnb PO Box 8218 Mason OH 45040-8218 : (800) 243-6552			Creditor Classification													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator									
417602856*	08/30/2008	\$421	\$270		Monthly	59	Paid and Closed						Balloon Pay Amount	Balloon Pay Date		
Items As of Date Reported 07/28/2013	Balance Amount \$0	Amount Past Due	Date of Last Payment 08/2011	Actual Paymnt Amount	Scheduled Payment Amount	Date of 1st Delinquency 08/2011	Date of Last Activity 08/2011	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed 08/2011			
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;																
Account History with Status Codes			04/2010	06/2009	01/2009											
with Status Codes			1	1	1											
Preferred Customer Account CSCL Dispute Team-MAC N8235-04M, PO Box 1 Des Moines IA 50306			Creditor Classification													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator									
577442205270*	05/11/2011	\$1,775	\$2,500		Monthly	26							Balloon Pay Amount	Balloon Pay Date		
Items As of Date Reported 08/02/2013	Balance Amount \$0	Amount Past Due	Date of Last Payment 04/2013	Actual Paymnt Amount	Scheduled Payment Amount	Date of 1st Delinquency 04/2013	Date of Last Activity 04/2013	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed			
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charge;																
Sallie Mae PO Box 9500 Wilkes Barre PA 18773-9500			Creditor Classification													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator									
9259217424100042*	08/01/2009	\$8,875				14	Transfer/Sold						Balloon Pay Amount	Balloon Pay Date		
Items As of Date Reported 10/01/2010	Balance Amount \$0	Amount Past Due	Date of Last Payment	Actual Paymnt Amount	Scheduled Payment Amount	Date of 1st Delinquency 09/2010	Date of Last Activity 09/2010	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed 10/2010			
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Student Loan; Fixed Rate;																

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Select Portfolio Servicing, Inc 3815 S West Temple Salt Lake City UT 84115-4412 : (800) 258-8602												Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator							
				30Y	Monthly	7								
277001390*	07/17/2006	\$230,300												
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
07/10/2013	\$237,224		06/2013	\$1,764	\$1,750	07/2013								

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - Real Estate Mortgage; Conventional Mortgage; Variable/Adjustable Rate;

THD/CBNA Ccs Gray Ops Center PO Box 6497 Sioux Falls SD 57117-6497 : (800) 677-0232												Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator							
				30Y	Monthly	90	Paid and Closed							
603532012981*	08/11/2000	\$2,642	\$4,700											
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
02/12/2013	\$0		07/2007			07/2007								06/2007

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

Vantage Credit Union 4020 Fee Fee Rd Bridgeton MO 63044-2708 : (314) 298-0022												Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator							
				48M	Monthly	32	Paid and Closed							
5144*	10/01/2007	\$6,800												
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
07/01/2010	\$0		06/2010		\$169	06/2010								06/2010

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Auto;

Account History	09/2009	Creditor Classification											
with Status Codes	1												

Wells FARGO Sresg Mac N0008-010 4143 121st St Urbandale IA 50323-2310												Creditor Classification		
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator							
				48M	Monthly	27	Paid and Closed							
376-0767*	08/01/2006	\$4,000	\$4,000											
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
01/01/2009	\$0		11/2007			11/2007								01/2009

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Charge;

Account History	12/2006	Creditor Classification											
with Status Codes	1												

Inquiries that display to companies (may impact your credit score)													
This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.													

Company Information		Inquiry Date(s)											
Capital One Bank USA Na		08/11/2013 07/07/2013 06/09/2012											
PO Box 30281 Salt Lake City, UT 84130-0281													
Credit Plus::PRIMESOURCE MORTGAGE		06/20/2013 04/16/2013 03/29/2013 02/05/2013											
530 Riverside Dr Salisbury, MD 21801-6402													

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<u>Company Information:</u>	<u>Inquiry Date(s)</u>
Credit Plus::LIBERTY LENDING CONS 530 Riverside Dr Salisbury, MD 21801-6402	01/16/2013 12/17/2012 11/08/2012 09/20/2012
Comenity Bank/Nwyrk&CO 220 W Schrock Rd Retail Instant Credit Westerville, OH 43081-2873	09/09/2012
Cbcinnovis::293GOLDEN OAK LENDIN PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317	07/09/2012
Sprint Nextel 1006 PARK MEADOWS DR LONE TREE, CO 80124	07/01/2012
Discover Financial Services 2500 Lake Cook Rd Riverwoods, IL 60015-3851	05/15/2012 09/25/2011
Wells FARGO Dealer Services Credit Bureau Disputes PO Box 1697 Winterville, NC 28590-1697	01/09/2012
Credco::DEAN KIRKWOOD INC 12395 First American Way Poway, CA 92064-6897 Phone: (800) 637-2422	01/07/2012
Comenity Bank/Express 555 W 112th Ave Northglenn, CO 80234-3022	10/10/2011
KROLL Factual Data::2602 ROYAL BANKS OF 5200 Hahns Peak Dr Loveland, CO 80538-8852	09/28/2011
US Cellular - Cedar Rapids 300 Collins Rd NE 6344500/000/40/651/602930 Cedar Rapids, IA 52402-3119	08/22/2011

**Inquiries that do not display to companies (do not impact your credit score)**

(This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. - examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)

**Company Information - Prefix Descriptions:**

- PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for 12 months)
- PR - Inquires with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR Inquires remain for 12 months)
- AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for 12 months)
- Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
- ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)
- ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months)
- EMPL - Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)

<u>Company Information:</u>	<u>Inquiry Date(s)</u>
Equifax PO Box 740241 Atlanta, GA 30374-0241	08/15/2013 08/12/2013 07/17/2013 07/17/2013 07/17/2013 07/17/2013 07/10/2013 07/07/2013 07/02/2013 07/02/2013
AR-Wells FARGO 800 Walnut St Des Moines, IA 50309-3605	05/28/2013
AR-Chase Auto Finance 950 Corbindale Rd 4th Fl Houston, TX 77024-2800	05/14/2013
AR-Capital One PO Box 30253 Salt Lake City, UT 84130-0253 Phone: (800) 477-6000	05/07/2013

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Company Information	Inquiry Date(s)
AR-Macys/Dsnb 9111 Duke Blvd Mason, OH 45040-8999	10/26/2012
PRM-Sher Financial - Masada 228 E Orange St Citizens Lending Group Lancaster, PA 17602-2962	09/27/2012
ND-Eqxcatt PO Box 740241 Atlanta, GA 30374-0241	08/09/2012 05/02/2012
EMPL-Southern Commercial Bank 5515 S Grand Blvd Saint Louis, MO 63111-1807	02/28/2012

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20582
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB	b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P. O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416

TYPE OF BUSINESS:	CONTACT:
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

### **Commonly Asked Questions About Credit Files**

**Q. How can I correct a mistake in my credit file ?**

- A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

**Q. Why doesn't my credit information from Equifax match that of Experian and TransUnion ?**

- A. Credit information providers do not share your credit data with each other. As a result, updates made to your Equifax credit file may not be reflected on reports from Experian and TransUnion. You will need to contact the other credit information services directly to correct any inaccurate information. Contact information is provided below:

**Trans Union, PO Box 1000, Chester, PA 19022 Phone: (800) 888-4213**

**Experian, P.O. Box 9530 Allen, TX 75013 Phone: (888) 397-3742**

**Q. If I do have credit problems, is there someplace where I can get advice and assistance ?**

- A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

### **Facts You Should Know**

- o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain for up to 7 years from the Date of 1st Delinquency.

Credit or Other Reported Accounts: Accounts paid as agreed remain for up to 10 years from the Date of Last Activity. Accounts not paid as agreed (i.e. delinquent, charge off, accounts placed for collection) remain for up to 7 years from the Date of 1st Delinquency.

Public Records: Remain for up to 7 years from the date filed, except:

Bankruptcy - Chapter 7 and 11 remain for up to 10 years from the date filed.

Bankruptcy - Chapter 13 dismissed or no disposition rendered remain for up to 10 years from the date filed.

Unpaid state tax liens remain indefinitely.

Unpaid federal tax liens remain for up to 10 years from the date filed.

Paid tax liens remain for up to 7 years from the date released.

New York State Residents Only: Satisfied judgments remain for up to 5 years from the date filed; paid collections remain for up to 5 years from the Date of 1st Delinquency.

California State Residents Only: Unpaid tax liens remain for up to 10 years from the date filed or up to 7 years from the date released.

Payment history and Historical Account Information for an account on your credit file, if any, is found at the bottom of an account under the title "Account History with Status Codes" or "Historical Account Information" respectively.

This payment history reflects the month, year and late payment status, and is generally supplied by credit grantors or other furnishers of information to Equifax with whom you have a relationship. This history is included on both open accounts and accounts that have already been closed.

The historical account information reflects a broader view of your credit behavior over a 24 month period. This history is also included on both open accounts and closed accounts.

Payment in full does not remove your payment history or historical account information. If you have always paid an account as agreed, the account should not have payment history status information. Specific payment history typically remains on your credit file for up to 7 years from the date shown for it.

- o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

#### **Additional Notice to Consumer:**

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.



## RESEARCH REQUEST FORM

You may initiate an investigation request via the internet at [www.investigate.equifax.com](http://www.investigate.equifax.com). To initiate your request or if you elect below to have the results of your investigation posted on a secured website, you will need the below confirmation number, email address you provided, and ID information.

Or, mail this document to the following address:

Equifax Information Services LLC  
P.O. Box 105314  
Atlanta GA 30348

Email Address (please print clearly): \_\_\_\_\_

Would you like Equifax to hide the first 5 digits of your social security number on our response to you? Circle: Yes No

**Confirmation Number: 3227035391**

Intentionally making any false statements to a consumer reporting agency for the purpose of having it placed on a consumer report is punishable by law in some states. To ensure that your request is processed accurately, please enlarge photocopies of any items that contain small print (i.e. driver's license, W2 Forms, etc.). Photocopies that are not legible or contain highlighting may cause us to request that you resubmit your request for clarity.

If your identity information differs from the information listed on this form, please fill in the correct information in the space provided for each item. Please provide a photocopy of your driver's license, social security card, or recent utility bill that reflects the correct information.

Name: Kimberly M Haman

SS#: XXX-XX-1866

DOB: May 1, 1967

Current Address: 5624 Briarwood Estates Dr, Saint Louis, MO 63129

Previous Address(es): 29541 State Highway Y, Jonesburg, MO 63351  
5612 Briarwood Estates Dr D, Saint Louis, MO 63129

Daytime Phone Number

Evening Phone Number

List other names which you have used for credit in the past

### Collection Agency Information

Collection Agency Name \_\_\_\_\_ Account Number \_\_\_\_\_  
 Reason for investigation:  Not Mine  Collection Paid in Full  Paid Before Collection Status  
 Other (Please explain) \_\_\_\_\_

Collection Agency Name \_\_\_\_\_ Account Number \_\_\_\_\_  
 Reason for investigation:  Not Mine  Collection Paid in Full  Paid Before Collection Status  
 Other (Please explain) \_\_\_\_\_

### Credit Account Information

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_  
 Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_  
 Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_  
 Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_  
 Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_